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WRIGHT LAW GROUP, PLLC  
7201 WEST OAKLAND  
SUITE 2  
CHANDLER, AZ 85226

EXAMINER
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KANERVO, VIRPI H

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3691

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/802,636	<b>Applicant(s)</b> UNDERWOOD ET AL.	
	<b>Examiner</b> VIRPI H. KANERVO	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 08 October 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-42 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-42 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Status of the Claims***

1. Claims 1-42 are presented for examination. Applicant filed an amendment on 10/08/2008 amending claims 1, 16, 29, 31, and 33. In light of Applicant's amendment of claims, Examiner withdraws the § 112 rejection of claims 30 and 31. However, new grounds of § 112 rejection are established in the instant Office action for claim 33. In light of Applicant's amendment of claims, Examiner withdraws the § 101 rejection of claims 29-32 and 33-42. However, new grounds of § 101 rejection are established in the instant Office action for claims 1-15 and 29-31. Examiner has carefully considered Applicant's arguments directed to the § 103 rejection of claims 1-42, but finds them non-persuasive and/or moot in light of Applicant's amendments and/or new grounds of § 103 rejection established in the instant Office action.

### ***Response to Arguments***

2. Applicant argues that Morris (2004/0024605 A1), Geist (2005/0038754 A1), Vagim (2008/0071676 A1), Solano (2004/0015540 A1), Chang (6,968,503 B1), Carlson (2004/0177021 A1), Olson (2003/0120583 A1), and Holenstein

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(6,662,196 B2), references do not “disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed” in amended independent claims 1, 16, 29, and 33. In the instant Office action, Examiner is using McDonald (2004/0019558 A1) reference to disclose these elements. McDonald discloses, *e.g.*, “Originator collected required documentation from Borrower and forwards it along with signed application to Lender” (McDonald: Fig. 2, label 26d; where required documentation is transaction data) and “Lender/Broker fills in missing information in application from credit report and documents supplied by originator” (McDonald: Fig. 2, label 26e; where missing information is profile data). Therefore, it is a moot point whether Morris, Geist, Vagim, Solano, Chang, Carlson, Olson, and Holenstein, references “disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed” in amended independent claims 1, 16, 29, and 33, since McDonald reference discloses these elements.

3. Applicant argues that “the Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office action pages 4-5).” Examiner disagrees. Examiner specifically showed that McDonald discloses extracting forms from a document library (McDonald: pages 3, ¶ 35); and adding profile data and transaction data, thereby implementing a loan package that is responsive to document request (McDonald: pages 1, ¶ 17). See Office previous action, page

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4. However, Examiner accidentally repeated “adding profile data and transaction data, thereby implementing a loan package that is responsive to document request” element in the following page of the Office action. See previous Office action, page 5. Examiner has corrected this typographical error in the instant Office action. Examiner holds that McDonald discloses “transaction data” (see point 2. above). Examiner asserted in the previous Office action, and continues to assert in the instant Office action, that McDonald does not explicitly show “the receipt of a document request,” but that Morris discloses this element in page 4, ¶¶ 42-44.

### ***Claim Objections***

4. Claim 16 is objected to because of the following informalities: the status of claim 16 is listed “original.” However, Applicant appears to be amending claim 16 in the current response. The status of claim 16 should therefore be “currently amended” in the present response. Appropriate correction is required.

### ***Claim Rejections - 35 USC § 112***

5. The following is a quotation of the second paragraph of 35 U.S.C. § 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claim 33 is directed to “a universal document package.” It is not clear from the body of the claim how the different sections of the universal document package function with each other how the output device is related to the universal document package.

***Claim Rejections - 35 USC § 101***

7. 35 U.S.C. § 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

8. Claims 1-15 and 29-31 are rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter.

Claims 1-15: Claim 1 is independent claim, and it is directed to method that is not linked to another statutory class, *i.e.*, it is directed to non-statutory subject matter. Therefore, claim 1 is rejected as directed to non-statutory subject matter. Claims 2-15 depend from claim 1. None of the dependent claims 2-15 correct the non-statutory subject matter in claim 1. Therefore, claims 2-15 are also rejected for being directed to non-statutory subject matter. In order for a method claim to be directed to a statutory subject matter, the critical steps of the method must be tied to another statutory class, *i.e.*, machine or apparatus. Also, method claim

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merely having another statutory class in preamble in absence of another statutory class does not render the claims statutory. In the instant case, Applicant could, e.g., carry out the critical steps of the method by a computer.

Claims 29-31: Claim 29 is directed to a program product, embodied in signal bearing media. Claims 30-31 are dependent upon claim 29, and are also directed to a program product, embodied in signal bearing media. Claims that recite nothing but the physical characteristics of a form of energy, *i.e.* natural phenomena, are *per se* nonstatutory subject matter. Therefore, claims 29-31 are rejected as non-statutory under 35 U.S.C. § 101.

### ***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. § 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in § 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. Claims 1-3, 5-7, and 9, are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald (2004/0019558 A1) in view of Morris (2004/0024605 A1).

As to claim 1, McDonald shows transaction data being related to the origination of a loan for real property (McDonald: pages 1-2, ¶ 17); adding loan origination profile data to said loan origination profile data being provided by a person or entity affiliated with the origination of said document request (McDonald: Fig. 2, label 26e); extracting forms from a document library (McDonald: page 3, ¶ 35); adding forms to said loan origination profile data and transaction data, thereby implementing a loan package that is responsive to document request (McDonald: page 1, ¶ 17); performing calculations to generate loan-specific data (McDonald: page 2, ¶ 26); performing rule processing on said forms and said loan-specific data, thereby incorporating said loan-specific data into said forms (McDonald: pages 1-2, ¶ 17); and implementing a universal document package from said loan package (McDonald: page 2, ¶ 17).

McDonald does not show receiving a document request, said document request containing transaction data. Morris shows receiving a document request, said document request containing transaction data (Morris: page 4, ¶¶ 42-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by receiving a document request, said document request containing transaction data of Morris in order to provide data for a data clearinghouse for tracking and managing data related to the process of closing loans and transactions secured by real estate (Morris: page 3, ¶ 25).



As to claim 2, McDonald in view of Morris shows all the elements of claim 1. McDonald also shows the step of transmitting said universal document package to a first service provider (McDonald: Fig. 2, labels 26d-26e).

As to claim 3, McDonald in view of Morris shows all the elements of claim 2. McDonald also shows that said first service provider inserts a document into said universal document package, thereby implementing an updated universal document package (McDonald: Fig. 2, label 26e).

As to claim 5, McDonald in view of Morris shows all the elements of claim 3. McDonald also shows that said first service provider is one of a lender, a mortgage broker, or a title company (McDonald: Fig. 2, label 26e).

As to claim 6, McDonald in view of Morris shows all the elements of claim 3. McDonald also shows the step of transmitting said updated universal document package to a second service provider (McDonald: Fig. 2, labels 26e and 26f).

As to claim 7, McDonald in view of Morris shows all the elements of claim 6. McDonald also shows the step of said second service provider extracting said document from said updated universal document package (McDonald: Fig. 2, labels 26e and 26f).

As to claim 9, McDonald in view of Morris shows all the elements of claim 6. McDonald also shows that said second service provider is one of a lender, a mortgage broker, or a title company (McDonald: Fig. 2, label 26e).

11. Claim 4 is rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, and further in view of Geist (2005/0038754 A1).

As to claim 4, McDonald in view of Morris shows all the elements of claim 3. McDonald also shows the step of applying a first signature to said updated universal document package (McDonald: Fig. 2, label 26d).

McDonald in view of Morris does not show applying digital signature. Geist shows applying digital signature (Geist: page 3, ¶ 37). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by applying a digital signature of Geist in order to provide tool in safeguarding data (Geist: page 3, ¶ 37).

12. Claims 8 and 10 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, and further in view of Vagim (2008/0071676 A1).

As to claim 8, McDonald in view of Morris shows all the elements of claim 7. McDonald in view of Morris does not show the step of said second service provider auditing said document extracted from said updated universal document package. Vagim shows the step of said second service provider auditing said document extracted from said updated universal document package (Vagim: page 7, ¶ 82). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by step of said second service provider auditing said document extracted from said updated universal document package of Vagim in order to ensure that the legal requirements have been met (Vagim: page 7, ¶ 82).

As to claim 10, McDonald in view of Morris shows all the elements of claim 1. McDonald also shows transmitting said universal document package to a first service provider, said first service provider inserting a document into said universal document package, thereby implementing an updated universal document package (McDonald: Fig. 2, labels 26d and 26e); and transmitting said updated universal document package to a second service provider, said second service provider extracting said document from said updated universal document package auditing said document (McDonald: Fig. 2, labels 26e and 26f).

McDonald in view of Morris does not show auditing said document. Vagim shows auditing said document (Vagim: page 7, ¶ 82). It would have been obvious

to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by auditing said document of Vagim in order to ensure that the legal requirements have been met (Vagim: page 7, ¶ 82).

13. Claim 11 is rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, further in view of Vagim, and further in view of Geist.

As to claim 11, McDonald in view of Morris, and further in view of Vagim, shows all the elements of claim 10. McDonald also shows approving said document (McDonald: Fig. 2, labels 26e and 26f); applying a second signature to said document (McDonald: Fig. 2, label 26f); and reinserting said document into said updated universal document package (McDonald: Fig. 2, label 26f). McDonald in view of Morris, and further in view of Vagim, does not show applying digital signature. Geist shows applying digital signature (Geist: page 3, ¶ 37). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris, and further in view of Vagim, by applying a digital signature of Geist in order to provide tool in safeguarding data (Geist: page 3, ¶ 37).

14. Claims 12, 16, 21-24, and 27-28, are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, and further in view of Solano (2004/0015540 A1).

As to claim 12, McDonald in view of Morris shows all the elements of claim 1. McDonald in view of Morris does not show that said step of implementing a universal document package from said loan package comprises the step of implementing said universal document package as an XML file. Solano shows that said step of implementing a universal document package from said loan package comprises the step of implementing said universal document package as an XML file (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by said step of implementing a universal document package from said loan package comprising the step of implementing said universal document package as an XML file of Solano in order to provide new and improved method of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

As to claim 16, McDonald shows at least one processor (McDonald: page 2, ¶ 28); a memory coupled to said at least one processor (McDonald: page 2, ¶ 28); transaction data residing in said memory (McDonald: page 2, ¶ 28), said transaction data being related to the origination of a loan for real property (McDonald: pages 1-2, ¶ 17); a profile database residing in said memory (McDonald: page 2, ¶ 30); a document library residing in said memory (McDonald: page 3, ¶ 35); and a document transaction mechanism residing in

said memory and being executed by said at least one processor (McDonald: page 2, ¶ 31), said document transaction mechanism being configured to: extract loan origination profile data from said profile database (McDonald: Fig. 2, label 26e), said loan origination profile data being provided by a person or entity affiliate with the originator of a document request (McDonald: Fig. 2, label 26e); extract at least one form from said document library (McDonald: page 3, ¶ 35); combine said loan origination profile data with said transaction data and said at least one form, thereby implementing a loan package (McDonald: page 2, ¶ 32); and combine said loan package with a communication section, and a history section (McDonald: page 2, ¶ 32).

McDonald does not show receiving a document request. Morris shows receiving a document request (Morris: page 4, ¶¶ 42-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by receiving a document request of Morris in order to provide data for a data clearinghouse for tracking and managing data related to the process of closing loans and transactions secured by real estate (Morris: page 3, ¶ 25).

McDonald in view of Morris does not show a toolbox section. Solano shows a toolbox section (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris by a toolbox section of Solano in order to

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provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

As to claim 21, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald also shows a network coupled to said apparatus and being configured to communicate with said apparatus (McDonald: Fig. 1).

As to claim 22, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 21. McDonald also shows an information requesting computer coupled to said network, said information requesting computer providing said transaction data and requesting said loan package (McDonald: page 1, ¶ 17).

As to claim 23, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 21. McDonald also shows an information providing computer coupled to said network, said information providing computer providing information relative to said loan package and updating said universal document package (McDonald: page 15, ¶ 337).

As to claim 24, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 21. McDonald also shows an information requesting

computer coupled to said network (McDonald: page 2, ¶ 30); and an information providing computer coupled to said network (McDonald: page 2, ¶ 31).

As to claim 27, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald in view of Morris does not show that said step universal document package comprises an XML file. Solano shows that said step universal document package comprises an XML file (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris by said step universal document package comprising an XML file of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

As to claim 28, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald also shows files being configured to extract a document from said universal document package (McDonald: Fig. 2, labels 26e and 26f), insert a document into said universal document package (McDonald: Fig. 2, labels 26d and 26e), and update said universal document package (McDonald: pages 15, ¶ 337).

McDonald in view of Morris does not show a plurality of XSL files. Solano shows a plurality of XSL files (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have



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modified the system of McDonald in view of Morris by a plurality of XSL files of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

15. Claims 13-14 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, and further in view of Chang (6,968,503 B1).

As to claim 13, McDonald in view of Morris shows all the elements of claim 3. McDonald in view of Morris does not show that said step of implementing an updated universal document package comprises the step of processing an XSL file to update an XML file. Chang shows that said step of implementing an updated universal document package comprises the step of processing an XSL file to update an XML file (Chang: col. 30, lines 1-5). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by said step of implementing an updated universal document package comprising the step of processing an XSL file to update an XML file of Chang in order to speed up access (Chang: col. 30, line 3).

As to claim 14, McDonald in view of Morris shows all the elements of claim 7. McDonald in view of Morris does not show that said step of said second service provider extracting said document from said updated universal document package comprises the step of processing an XSL file to procure one of an XML

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file or an XHTML file. Chang shows that said step of said second service provider extracting said document from said updated universal document package comprises the step of processing an XSL file to procure one of an XML file or an XHTML file (Chang: col. 30, lines 1-5). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Morris by said step of said second service provider extracting said document from said updated universal document package comprises the step of processing an XSL file to procure one of an XML file or an XHTML file of Chang in order to speed up access (Chang: col. 30, line 3).

16. Claims 15 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, further in view of Vagim, further in view of Geist, and further in view of Chang.

As to claim 15, McDonald in view of Morris, and further in view of Geist, shows all the elements of claim 11. McDonald in view of Morris, further in view of Vagim, and further in view of Geist, does not show that said step of reinserting said document into said updated universal document package comprises the step of processing an XSL file to update an XML file. Chang shows that said step of reinserting said document into said updated universal document package comprises the step of processing an XSL file to update an XML file (Chang: col. 30, lines 1-5). It would have been obvious to one of ordinary skill in the art at the

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time of the invention to have modified the method of McDonald in view of Morris, further in view of Vagim, and further in view of Geist, by said step of reinserting said document into said updated universal document package comprising the step of processing an XSL file to update an XML file of Chang in order to speed up access (Chang: col. 30, line 3).

17. Claims 17-20 and 25 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, further in view of Solano, and further in view of Carlson (2004/0177021 A1).

As to claim 17, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald in view of Morris, and further in view of Solano, does not show a fax server residing in said memory. Carlson shows a fax server residing in said memory (Carlson: page 12, ¶ 112). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, and further in view of Solano, by a fax server residing in said memory of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 18, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald in view of Morris, and further in view of

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Solano, does not show a web server residing in said memory. Carlson shows a web server residing in said memory (Carlson: page 12, ¶ 112). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, and further in view of Solano, by a web server residing in said memory of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 19, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald in view of Morris, and further in view of Solano, does not show e-mail server residing in said memory. Carlson shows e-mail server residing in said memory (Carlson: page 12, ¶ 112). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, and further in view of Solano, by e-mail server residing in said memory of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 20, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald in view of Solano does not show a fax server residing in said memory; a web server residing in said memory; and e-mail server residing in said memory. Carlson shows a fax server residing in said

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memory (Carlson: page 12, ¶ 112); a web server residing in said memory (Carlson: page 12, ¶ 112); and e-mail server residing in said memory (Carlson: page 12, ¶ 112). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, and further in view of Solano, by a fax server residing in said memory; a web server residing in said memory; and e-mail server residing in said memory of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 25, McDonald in view of Morris, and further in view of Solano, shows all the elements of claim 16. McDonald also shows a network coupled to said apparatus and being configured to communicate with said apparatus (McDonald: Fig. 1); an information requesting computer coupled to said network, said information requesting computer providing said transaction data and requesting said loan package (McDonald: page 1, ¶ 17); and an information providing computer coupled to said network, said information providing computer providing information relative to said loan package and updating said universal document package (McDonald: page 15, ¶ 337).

McDonald in view of Morris, and further in view of Solano, does not show a fax server residing in said memory; a web server residing in said memory; and e-mail server residing in said memory. Carlson shows a fax server residing in said memory (Carlson: page 12, ¶ 112); a web server residing in said memory

(Carlson: page 12, ¶ 112); and e-mail server residing in said memory (Carlson: page 12, ¶ 112). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, and further in view of Solano, by a fax server residing in said memory; a web server residing in said memory; and e-mail server residing in said memory of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

18. Claim 26 is rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Morris, further in view of Solano, and further in view of Geist.

As to claim 26, McDonald in view of Morris, further in view of Solano, shows all the elements of claim 23. McDonald also shows applying signature to said universal document package after updating said universal document package (McDonald: Fig. 2, label 26f).

McDonald in view of Morris, further in view of Solano, does not show said information providing computer applying digital signature. Geist shows computer applying digital signature (Geist: page 3, ¶ 37). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Morris, further in view of Solano, by computer

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applying a digital signature of Geist in order to provide tool in safeguarding data (Geist: page 3, ¶ 37).

19. Claims 29-32 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano (2004/0015540 A1), and further in view of Carlson.

As to claim 29, McDonald shows a document transaction mechanism (McDonald: page 2, ¶ 31), said document transaction mechanism being configured to: extract loan origination profile data from a profile database (McDonald: Fig. 2, label 26e); extract at least one form from said document library (McDonald: page 3, ¶ 35); combine said loan origination profile data with transaction data (McDonald: page 2, ¶ 32), said transaction data being related to the origination of a loan for real property (McDonald: pages 1-2, ¶ 17); and said at least one form, thereby implementing a loan package (McDonald: page 2, ¶ 32); and combining said loan package with a communication section, and a history section, thereby implementing a universal document package (McDonald: page 2, ¶ 32).

McDonald does not show a tool section. Solano shows a tool section (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by a tool section of Solano in order to provide new and improved method of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

McDonald in view of Solano does not show signal bearing media bearing said document transaction mechanism, said signal bearing media comprising one of a DVD and a CD ROM. Carlson shows signal bearing media bearing said document transaction mechanism, said signal bearing media comprising one of a DVD and a CD ROM (Carlson: page 11, ¶ 95). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Solano, by signal bearing media bearing said document transaction mechanism, said signal bearing media comprising one of a DVD and a CD ROM of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 30, McDonald in view of Solano, and further in view of Carlson, shows all the elements of claim 29. McDonald in view of Solano does not show that said signal bearing media comprises recordable media. Carlson shows that said signal bearing media comprises recordable media (Carlson: page 11, ¶ 95). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Solano, by that said signal bearing media comprises recordable media of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).



As to claim 31, McDonald in view of Solano, and further in view of Carlson, shows all the elements of claim 29. McDonald in view of Solano does not show that said signal bearing media comprises transmission media, said transmission media comprising a physical cable. Carlson shows that said signal bearing media comprises transmission media, said transmission media comprising a physical cable (Carlson: page 11, ¶ 98). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Solano, by said signal bearing media comprising transmission media, said transmission media comprising a physical cable of Carlson in order to provide bi-directional communication in computer related environment (Carlson: page 12, ¶ 111).

As to claim 32, McDonald in view of Solano, and further in view of Carlson, shows all the elements of claim 29. McDonald in view of Carlson does not show that said document transaction mechanism is configured to implement said universal document package as an XML file. Solano shows that said document transaction mechanism is configured to implement said universal document package as an XML file (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Carlson by said document transaction mechanism being configured to implement said universal document package as

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an XML file of Solano in order to provide new and improved method of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

20. Claims 33, 35, and 40, are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano.

As to claim 33, McDonald shows loan origination data combined with transaction data, said transaction data being related to the origination of a loan for real property (McDonald: pages 1-2, ¶ 17; and Fig. 2, label 26e); a communication section (McDonald: page 2, ¶ 28); at least one draw section (McDonald: page 2, ¶ 32); a history section (McDonald: page 2, ¶ 32); and at least one output device configured to print or display portions of said universal document package, said at least one output device comprising one of a printer, a fax machine and a computer monitor (McDonald: page 2, ¶ 28).

McDonald does not show a toolbox section. Solano shows a toolbox section (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by a toolbox section of Solano in order to provide new and improved method of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

As to claim 35, McDonald in view of Solano shows all the elements of claim 33. McDonald also shows at least one document order (McDonald: Fig. 2, label 26c); at least one loan package (McDonald: Fig. 2, label 26d); and at least one service response received from at least one service provider (McDonald: Fig. 2, label 26f).

As to claim 40, McDonald in view of Solano shows all the elements of claim 33. McDonald does not show that said universal document package comprises an XML file. Solano shows that said universal document package comprises an XML file (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by said universal document package comprising an XML file of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

21. Claim 34 is rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano, and further in view of Olson (2003/0120583 A1).

As to claim 34, McDonald in view of Solano shows all the elements of claim 33. McDonald in view of Solano does not show a plurality of communication protocols; information regarding a plurality of posting locations; and a plurality of

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web site locators. Olson shows a plurality of communication protocols (Olson: page 2, ¶ 12); information regarding a plurality of posting locations (Olson: page 2, ¶ 12); and a plurality of web site locators (Olson: page 2, ¶ 12). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano by a plurality of communication protocols; information regarding a plurality of posting locations; and a plurality of web site locators of Olson in order to provide a customer a desired set of services (Olson: page 1, ¶ 4).

22. Claims 36 and 39 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano, and further in view of Vagim.

As to claim 36, McDonald in view of Solano shows all the elements of claim 33. McDonald also shows a plurality of tools that are configured to allow a plurality of service providers to review (McDonald: page 11, ¶ 262), and update said universal document package (McDonald: page 15, ¶ 337).

McDonald in view of Solano does not show auditing said document package. Vagim shows auditing said document package (Vagim: page 7, ¶ 82). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Solano by auditing said document package of Vagim in order to ensure that the legal requirements have been met (Vagim: page 7, ¶ 82).

As to claim 39, McDonald in view of Solano, and further in view of Vagim, shows all the elements of claim 36. McDonald in view of Vagim does not show that said plurality of tools comprises a plurality of XSL files. Solano shows said plurality of tools comprising a plurality of XSL files (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system of McDonald in view of Vagim by said plurality of tools comprising a plurality of XSL files of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

23. Claims 37-38 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano, and further in view of Holenstein (6,662,196 B2).

As to claim 37, McDonald in view of Solano shows all the elements of claim 33. McDonald in view of Solano does not show that said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package. Holenstein shows that said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package (Holenstein: col. 3, line 26). It

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would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano by said history section comprising a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package of Holenstein in order to provide audit trail (Holenstein: col. 4, line 65).

As to claim 38, McDonald in view of Solano shows all the elements of claim 33. McDonald in view of Solano does not show that said record of transactions comprises at least one of an insert document action, an update document action or an extract document action. Holenstein shows that said record of transactions comprises at least one of an insert document action, an update document action or an extract document action (Holenstein: col. 3, line 28). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano by that said record of transactions comprises at least one of an insert document action, an update document action or an extract document action of Holenstein in order to provide audit trail (Holenstein: col. 4, line 65).

24. Claims 41-42 are rejected under 35 U.S.C. § 103(a) as being unpatentable over McDonald in view of Solano, further in view of Vagim, further in view of Olson, and further in view of Holenstein.

As to claim 41, McDonald in view of Solano shows all the elements of claim 33. McDonald also shows plurality of tools that are configured to allow a plurality of service providers to review (McDonald: page 11, ¶ 262), and update said universal document package (McDonald: page 15, ¶ 337).

McDonald does not show said toolbox section. Solano shows said toolbox section (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald by said toolbox section of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

McDonald in view of Solano does not show auditing said universal document package. Vagim shows auditing said universal document package (Vagim: page 7, ¶ 82). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano by auditing said universal document package of Vagim in order to ensure that the legal requirements have been met (Vagim: page 7, ¶ 82).

McDonald in view of Solano, and further in view of Vagim, does not show communication section being configured to communicate with a plurality of service providers, and wherein said communication section comprises: a plurality of communication protocols; information regarding a plurality of posting locations; and a plurality of web site locators. Olson shows that communication section is

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configured to communicate with a plurality of service providers (Olson: page 2, ¶ 12), and wherein said communication section comprises: a plurality of communication protocols (Olson: page 2, ¶ 12); information regarding a plurality of posting locations (Olson: page 2, ¶ 12); and a plurality of web site locators (Olson: page 2, ¶ 12). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano, and further in view of Vagim, by communication section being configured to communicate with a plurality of service providers, and wherein said communication section comprises: a plurality of communication protocols; information regarding a plurality of posting locations; and a plurality of web site locators of Olson in order to provide a customer a desired set of services (Olson: page 1, ¶ 4).

McDonald in view of Solano, further in view of Vagim, and further in view of Olson, does not show that said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package. Holenstein shows that said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package (Holenstein: col. 3, line 26). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Solano, further in view of Vagim,



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and further in view of Olson, by said history section comprising a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package of Holenstein in order to provide audit trail (Holenstein: col. 4, line 65).

As to claim 42, McDonald in view of Solano, further in view of Vagim, further in view of Olson, and further in view of Holenstein, shows all the elements of claim 41. McDonald in view of Vagim, further in view of Olson, and further in view of Holenstein, does not show that said universal document package comprises an XML file. Solano shows that said universal document package comprises an XML file (Solano: pages 3, ¶ 36). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of McDonald in view of Vagim, further in view of Olson, and further in view of Holenstein, by said universal document package comprising an XML file of Solano in order to provide new and improved system of service enhanced web applications that are dynamically updateable (Solano: page 1, ¶ 11).

***Conclusion***

25. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Dhar (7,428,495 B2) discloses object based workflow system and method.

26. Any inquiry concerning this communication or earlier communications from the examiner should be directed to VIRPI H. KANERVO whose telephone number is 571-272-9818. The examiner can normally be reached on Monday - Thursday, 8:00 a.m. - 5:00 p.m., EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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27. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Virpi H. Kanervo

/Alexander Kalinowski/

Supervisory Patent Examiner, Art Unit 3691